Strut Hair Solutions
CLIENT PACKET

INSURANCE CLAIM GUIDE

Strut Tax ID 41-2087426

NPI# 1487687083 Procedure code: A9282 Cranial Prosthesis

CPT 99244 Office Consult New Patient Code

Tips for Filing Insurance Claims

Filing Initial Claim: First check the **"benefit booklet or Insurance website under benefits" This lists in detail all covered expenses under your plan. Look for a section relating to "prosthesis devices".** Most policies do not identify exclusions and this will assist you in case your claim is denied. Photocopy this page. **Make sure you understand what portion they will pay and what % if any you are responsible for.**

*If you have Medicare/Medicaid – you will need to file with them first. Since they do not offer a benefit – it will be denied, however this will allow your secondary insurance to cover.

Obtain a prescription/RX from your Doctor for a **"Cranial Prosthesis"**. If he/she writes "wig" – have them rewrite the prescription – otherwise your claim will be denied.
Keep copies of all documents, prescriptions, letters etc... relating to your claim.

If Your Claim is Denied:

If a claim is denied, many times you can get that decision overturned.
Write or call and ask for a review by the Medical Review Board.
Attach copies of original claims and ask for a written explanation as to why it was denied.

You can write a letter and include:
The difference between a wig and a prosthesis (a wig is a fashion item and not a necessity, prostheses are a necessity).
Detail the emotional effects that your medical treatment has had on your life.
Remember to ALWAYS use "Cranial Prosthesis" never "Wig".
Obtain a letter from your employer stating the importance of wearing prosthesis to work. Take pictures of yourself without your hair, this will immediately show that your claim is not for cosmetic purposes.
Most claims are denied because they believe the prosthesis to be for cosmetic purposes. You must make them see that it is not cosmetic but by necessity.

FSA/HSA Accounts: Don't forget you can use your FSA/HSA CC for this medical purchase with an RX.

*Disclaimer: We do not bill insurance and are an out of network provider. Strut is not responsible for the amount the insurance reimburses and we make no claims to the amount that you pay to get reimbursed.